

AVENUE BANK

	CPP Disbursement Date 02/27/2009	Cert 6106	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$399	\$485	21.5%	
Loans	\$288	\$332	15.2%	
Construction & development	\$103	\$60	-41.9%	
Closed-end 1-4 family residential	\$31	\$32	3.3%	
Home equity	\$16	\$23	38.0%	
Credit card	\$0	\$0		
Other consumer	\$6	\$1	-76.2%	
Commercial & Industrial	\$83	\$92	10.2%	
Commercial real estate	\$47	\$118	149.4%	
Unused commitments	\$84	\$73	-13.7%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$68	\$113	66.3%	
Asset-backed securities	\$0	\$0		
Other securities	\$8	\$9	13.4%	
Cash & balances due	\$7	\$1	-77.9%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$344	\$436	26.9%	
Deposits	\$280	\$373	33.2%	
Total other borrowings	\$58	\$58	0.7%	
FHLB advances	\$41	\$44	9.3%	
Equity				
Equity capital at quarter end	\$56	\$49	-11.8%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	14.5%	9.7%	--	
Tier 1 risk based capital ratio	16.8%	12.2%	--	
Total risk based capital ratio	18.1%	13.4%	--	
Return on equity ¹	-12.0%	-1.8%	--	
Return on assets ¹	-1.8%	-0.2%	--	
Net interest margin ¹	2.2%	2.9%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	1478.3%	181.4%	--	
Loss provision to net charge-offs (qtr)	128.0%	29.4%	--	
Net charge-offs to average loans and leases ¹	0.9%	3.6%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	0.0%	4.5%	0.0%	3.5%
Closed-end 1-4 family residential	0.0%	0.6%	1.4%	0.0%
Home equity	0.5%	0.0%	0.0%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	0.0%	0.3%	0.0%
Commercial & Industrial	0.2%	0.0%	0.3%	0.1%
Commercial real estate	0.0%	0.0%	0.0%	0.0%
Total loans	0.1%	0.9%	0.2%	0.9%